

In re:  
Karen C Pugh  
Debtor

Case No. 18-15104-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: May 27, 2022

User: admin  
Form ID: 138OBJ

Page 1 of 4  
Total Noticed: 65

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 29, 2022:**

Recip ID	Recipient Name and Address
db	+ Karen C Pugh, 5915 Charles Street, Philadelphia, PA 19135-3810
14175752	cmg Mortgage Inc, 3160 Crow Canyon, San Ramon, CA 94583
14175759	+ DSRM Nat Bank/Valero, Attn: Bankruptcy, Po Box 696000, San Antonio, TX 78269-6000
14175763	First Bankcard, P.O. Box 2557, Omaha, NE 68103-2557
14175766	Global Credit & Collection Corp, 5540 N Cumberland Ave, STE 300, Chicago, IL 60656-1490
14175767	+ Jn Portfolio Debt Equities, LLC, Attn: Bankruptcy, 5757 Phantom Dr. Ste 225, Hazelwood, MO 63042-2429
14175769	Mercantile Adjustment Bureau, LLC, P.O. Box 9055, Williamsville, NY 14231-9055
14175770	+ Michael F. Ratchford, Esq., 409 Lackawanna Avenue, Suite 3C, Scranton, PA 18503-2059
14175785	+ PGW, Credit and Collections Department, 800 W. Montgomery Avenue, 3rd Floor, Philadelphia, PA 19122-2806
14175786	+ Police & fire, 1 Greenwood Square Office Park, 3333 Street Rd., Bensalem, PA 19020-2022
14175788	+ Police And Fire Fcu, 1 Greenwood Square Office Park, 3333 Street Rd., Bensalem, PA 19020-2051
14175805	+ Wf/fmg, Attn: Bankruptcy, Po Box 51193, Los Angeles, CA 90051-5493

TOTAL: 12

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	May 27 2022 23:59:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 27 2022 23:59:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14175744	Email/Text: bnc@alltran.com	May 27 2022 23:59:00	Alltran Financial, LP, P.O. Box 722910, Houston, TX 77272-2910
14198853	+ Email/PDF: rmscedi@recoverycorp.com	May 28 2022 00:00:40	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14262119	Email/Text: megan.harper@phila.gov	May 27 2022 23:59:00	City of Philadelphia, Law Department Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14175751	Email/Text: megan.harper@phila.gov	May 27 2022 23:59:00	City of Philadelphia - Law Dept., One Parkway Bldg., 1515 Arch Street, 14th Fl, Philadelphia, PA 19107
14211099	+ Email/Text: BKelectronicnotices@cenlar.com	May 27 2022 23:59:00	CMG Mortgage, Inc., c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430
14175745	Email/Text: clientrep@capitalcollects.com	May 27 2022 23:59:00	Capital Collection Service, P.O. Box 150, West Berlin, NJ 08091-0150
14175746	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 28 2022 00:00:40	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14187579	Email/PDF: AIS.cocard.ebn@aisinfo.com		

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		May 28 2022 00:00:38	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14202294	Email/PDF: bncnotices@becket-lee.com		
		May 28 2022 00:11:31	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14175748	+ Email/Text: ngisupport@radiusgs.com		
		May 27 2022 23:59:00	Central Credit Services LLC, P.O. Box 390916, Minneapolis, MN 55439-0911
14175750	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		May 28 2022 00:11:31	Citibank North America, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14175753	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		May 27 2022 23:59:00	Comenity - Boscov's, PO Box 659622, San Antonio, TX 78265-9622
14175754	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		May 27 2022 23:59:00	Comenity - Crate and Barrel, PO Box 659705, San Antonio, TX 78265-9705
14175755	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		May 27 2022 23:59:00	Comenity Bank/Pier 1, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14175756	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		May 27 2022 23:59:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14175757	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		May 27 2022 23:59:00	Comenitycapital/c21, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14175804	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		May 28 2022 00:11:31	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
14175759	^ MEBN		
		May 28 2022 00:03:09	DSRM Nat Bank/Valero, Attn: Bankruptcy, Po Box 696000, San Antonio, TX 78269-6000
14212050	Email/Text: bnc-quantum@quantum3group.com		
		May 27 2022 23:59:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14179166	Email/Text: mrdiscen@discover.com		
		May 27 2022 23:59:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14175758	+ Email/Text: mrdiscen@discover.com		
		May 27 2022 23:59:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14175760	+ Email/Text: egssupportservices@alorica.com		
		May 27 2022 23:59:00	EGS Financial Care, Inc., 4740 Baxter Road, Virginia Beach, VA 23462-4484
14175762	Email/Text: data_processing@fin-rec.com		
		May 27 2022 23:59:00	Financial Recovery Services, Inc., P.O. Box 385908, Minneapolis, MN 55438-5908
14175764	Email/Text: crdept@na.firstsource.com		
		May 27 2022 23:59:00	Firstsource Advantage, LLC, P.O. Box 628, Buffalo, NY 14240-0628
14175765	+ Email/Text: Banko@frontlineas.com		
		May 27 2022 23:59:00	Frontline Asset Strategies, LLC, 2700 Snelling Ave N., Ste 250, Roseville, MN 55113-1783
14175749	Email/PDF: ais.chase.ebn@aisinfo.com		
		May 28 2022 00:00:43	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14175768	+ Email/Text: PBNCNotifications@peritusservices.com		
		May 27 2022 23:59:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
14200130	Email/PDF: resurgentbknofications@resurgent.com		
		May 28 2022 00:00:38	LVNV Funding, LLC its successors and assigns as, assignee of North Star Capital, Acquisition LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14190173	+ Email/Text: bankruptcydpt@mcmcg.com		
		May 27 2022 23:59:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14175769	^ MEBN		
		May 28 2022 00:03:09	Mercantile Adjustment Bureau, LLC, P.O. Box 9055, Williamsville, NY 14231-9055
14175771	+ Email/Text: bankruptcydpt@mcmcg.com		
		May 27 2022 23:59:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710

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14175780	+ Email/Text: bankruptcydpt@mcmcg.com	May 27 2022 23:59:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
14175781	+ Email/Text: ext_ebn_inbox@navyfederal.org	May 27 2022 23:59:00	Navy FCU, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
14175784	+ Email/Text: ext_ebn_inbox@navyfederal.org	May 27 2022 23:59:00	Navy Federal Cu, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
14191170	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 28 2022 00:00:43	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14176333	+ Email/PDF: rmscedi@recoverycorp.com	May 28 2022 00:00:40	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14200131	Email/PDF: resurgentbknofications@resurgent.com	May 28 2022 00:00:40	Pinnacle Credit Services, LLC its successors and, assigns as assignee of Cellco, Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14175789	+ Email/PDF: rmscedi@recoverycorp.com	May 28 2022 00:00:43	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
14184663	Email/Text: bnc-quantum@quantum3group.com	May 27 2022 23:59:00	Quantum3 Group LLC as agent for, JHPDE Finance 1 LLC, PO Box 788, Kirkland, WA 98083-0788
14175792	Email/PDF: Citi.BNC.Correspondence@citi.com	May 28 2022 00:11:20	Sears Credit Cards, PO Box 9001055, Louisville, KY 40290-1055
14175795	+ Email/PDF: gecsed@recoverycorp.com	May 28 2022 00:00:43	Syncb/Lord & Taylor, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14175796	+ Email/PDF: gecsed@recoverycorp.com	May 28 2022 00:00:43	Syncb/Toys R Us, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14175793	+ Email/PDF: gecsed@recoverycorp.com	May 28 2022 00:00:38	Syncb/car Care Pep B, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14175794	+ Email/PDF: gecsed@recoverycorp.com	May 28 2022 00:00:43	Syncb/citgo, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14175797	+ Email/PDF: gecsed@recoverycorp.com	May 28 2022 00:00:38	Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14175798	+ Email/PDF: gecsed@recoverycorp.com	May 28 2022 00:00:40	Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14175799	+ Email/PDF: gecsed@recoverycorp.com	May 28 2022 00:00:38	Synchrony Bank/Lowes, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14175800	+ Email/PDF: gecsed@recoverycorp.com	May 28 2022 00:00:43	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14175801	Email/Text: bncmail@w-legal.com	May 27 2022 23:59:00	Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440
14175802	+ Email/PDF: tbiedi@PRAGroup.com	May 28 2022 00:00:43	The Bureaus Inc, 650 Dundee Rd, Suite 370, Northbrook, IL 60062-2757
14202260	Email/Text: bankruptcy@unifund.com	May 27 2022 23:59:00	Unifund CCR, 10625 Techwoods Circle, Cincinnati, OH 45242
14209537	+ Email/PDF: ebn_ais@aisinfo.com	May 28 2022 00:00:40	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14175803	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	May 27 2022 23:59:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225

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**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14175747	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14175761	*+	EGS Financial Care, Inc., 4740 Baxter Road, Virginia Beach, VA 23462-4484
14175772	*+	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
14175773	*+	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
14175774	*+	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
14175775	*+	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
14175776	*+	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
14175777	*+	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
14175778	*+	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
14175779	*+	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
14175782	*+	Navy FCU, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
14175783	*+	Navy FCU, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
14175787	*+	Police & fire, 1 Greenwood Square Office Park, 3333 Street Rd., Bensalem, PA 19020-2022
14175790	*+	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
14175791	*+	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021

TOTAL: 0 Undeliverable, 15 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 29, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 27, 2022 at the address(es) listed below:

Name	Email Address
DAVID M. OFFEN	on behalf of Debtor Karen C Pugh dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
KEVIN G. MCDONALD	on behalf of Creditor CMG Mortgage Inc. bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor CMG Mortgage Inc. bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Karen C Pugh

Debtor(s)

Case No: 18-15104-elf

Chapter: 13

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***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 5/27/22